

**FOREIGN BANKS  
REPORT OF INCOME  
as of December 31, 2006**

(in thousands of dollars)

Number of institutions	36	
<b>Operating income</b>		
Interest and fees on loans and leases	838,987	A1a
Interest on Federal funds Sold	3,162	A1b
Income on interbank placements and CDs purchased	57,328	A1c
Income on securities purchased under resale agreement	0	A1d
Interest and dividends on investment securities	82,207	A1e
Service charges, commissions & fees	46,131	A1f
Net profit/loss on foreign exchange trading	653	A1g
Income from H/O, branches & wholly-owned subsidiaries	183,572	A1h
Other operating income	24,781	A1i
<b>TOTAL OPERATING INCOME</b>	<b>\$1,236,821</b>	<b>A1j</b>
<b>Operating Expenses</b>		
Salaries and employee benefits	72,466	A2a
Interest on time CDs of \$100,000 and over	138,647	A2A
Interest on all other deposits or credit balances	163,128	A2c
Interest expense - Federal funds purchased	50,915	A2d
Interest expense - securities sold under repurchase agreements	14,463	A2e
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	159,782	A2f
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	331,424	A2g
Other operating expenses	64,383	A2h
Provision for loan losses	(24,670)	A2i
<b>TOTAL OPERATING EXPENSES</b>	<b>970,538</b>	<b>A2j</b>
Income before income taxes and securities gain or losses	266,283	A3
Net securities gains or losses	(694)	A4
Income before taxes	265,589	A5
Applicable income taxes	34,216	A6
Extraordinary item, net of tax effect	6,439	A7
<b>NET INCOME</b>	<b>\$237,812</b>	<b>A8</b>